

EXHIBIT J

AUTO MEMORANDUM OF INSURANCE

POLICY NUMBER: 52A733616

POLICY HOLDER: THOMAS A &/OR ROBERTA L EAMES

POLICY EFF DATE: 03/22

POLICY EXP DATE: 09/22

IMPORTANT NOTICE

THIS MEMORANDUM OF INSURANCE PROVIDES BASIC INFORMATION REGARDING COVERAGE AND
INTERESTS PROTECTED BY YOUR POLICY AS OF 06/17/03.

NATIONWIDE MUTUAL INSURANCE COMPANY (23787)

VEHICLE #1
1999 FORD EXPLORER
1FMZU34EXXZA79505

COMPREHENSIVE	100
COLLISION	250
PROPERTY DAMAGE	50000
BODILY INJURY	100/300
PERSONAL INJURY PROTECTION	FULL

POLICY COVERAGE	
UNINSURED MOTORIST--BODILY INJURY	100/300
UNINSURED MOTORIST--PROPERTY DAMAGE	10000

THIRD PARTY: LIENHOLDER
WILMINGTON TRUST CO
INSURANCE SERV CNTR
PO BOX 9289
RICHMOND, VA 23227-0289
LIEN EXP DATE: 04/15/2008

Culver Insurance Agency
517 Bridgeville Road
Seaford, DE 19973
PHONE (302) 629-2510

6667

DATE

THOMAS A &/OR ROBERTA L EAMES
14908 CONCORD ROAD
SEAFORD, DE 19973-8293